PRIVACY NOTICE

This Privacy Notice is given on behalf of Old Standard Life Insurance Company, In Rehabilitation; Old West Annuity & Life Insurance Company; and Western United Life Assurance Company (the "Companies"). It describes each of the Companies regarding the personal information of customers.

- Personal Information We Collect. We collect:
 - (i) information from you on applications, such as name, address, social security number, salary, assets and liabilities;
 - (ii) information that we obtain through our insurance agents and brokers;
 - (iii) information regarding your business with us; and
 - (iv) information from consumer reporting agencies such as credit history. All of the information we collect is referred to in this Privacy Notice as "Information".
- <u>Information Security.</u> We restrict access to Information in our possession to individuals who need it to work on your account. We safeguard Information about you.
- <u>Information We Share.</u> The Companies may share Information with others without your permission if allowed or required by law. For example, the Companies may share Information with credit bureaus or others who help us with your business. Except as allowed or required by law, the Companies do not disclose Information about customers to third parties or to each other. You may request more detailed information about the Information that the Companies obtain, how we obtain it, and Information that we may share with others. Please send your written request to the address below and include your account number if you have it.

Western United Life Assurance Company Attention Customer Privacy Inquiries 4424 North Sullivan Road Spokane WA 99216-1593

• Your Right to See and Correct Your Information. You have the right to see, or obtain by mail, your Information in our records. Your right includes the right to know the source of the Information and the persons, and institutions to which we have disclosed any of your Information within two years before your request. We will provide you a copy of or arrange for you to make a copy of your Information within 30 days of receipt of your written request.

Please send your written request to the address above and include your account number if you have it. After reviewing your Information, you have the right to request that we correct, add to or delete Information if you believe it is incomplete or inaccurate. We will respond in writing within 30 days of receipt of your written request for correction. In that response we will provide you with the correction or an explanation of why we cannot comply with your request.

If your account has more than one name on it, we will send only one notice to the address we have on file for you. If you ask, we will provide each person named on the account a separate Privacy Notice.

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